



DPA Program Comparison

Term	Plus 0% Deferred DPA	Bond Advantage DPA
Loans Sold to	1st & 2nd to MBOH	
First-Lien MI	FHA, VA, RD or HUD184	
First-Loan Interest Rate <i>*Click here for current rate</i>	Reg Bond + .25% <i>(* Subject to change without notice)</i>	
DPA 2nd Interest Rate	0% Fixed	Same as First Lien
First-Lien Term	30 Years	
DPA Second-Lien Term	30 Yrs	15 Yrs Amortized
DPA Loan Amount	Up to 5% of Purchase Price (Min \$1,500/Max \$6,500)	Up to 5% of Purchase Price (Min \$1,500/Max \$10,000)
Minimum Credit Score	620 (All Borrowers)	
Maximum Back End Ratio	43%	As allowed by insuror/guarantor
Income Limits	\$55,000 - 1-2 ppl \$65,000 - 3+ ppl	Program Income Limits
Homebuyer Education	Required	
Minimum Borrower Investment	\$1,000	
Application Fee	\$175	
Penalties	No prepayment penalties	
Links	Website	
	Terms & Conditions	Terms & Condition

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